

**Information to identify the case:**

Debtor 1	<u>Lillian Rodriguez-Mayor</u>	Social Security number or ITIN	xxx-xx-6806
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	16-23254-RG		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Lillian Rodriguez-Mayor

10/12/18

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Lillian Rodriguez-Mayor  
 Debtor

Case No. 16-23254-RG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 21

Date Rcvd: Oct 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2018.

db #+Lillian Rodriguez-Mayor, 168 Sherman Avenue, Glen Ridge, NJ 07028-1516  
 516451996 +HomeBridge Financial Services, Inc., Cenlar FSB, 425 Phillips BLVD, Ewing, NJ 08618-1430  
 516388463 +NJ State Division of Pensions, 50 West State Street, Trenton, NJ 08608-1220  
 516388467 +The Bureaus Inc., 1717 Central Street, Evanston, IL 60201-1507  
 516499643 +Vascular Epicenter, c/o Pressler and Pressler, LLP., 7 Entin Road,  
 Parsippany NJ 07054-5020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 13 2018 00:15:13 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 13 2018 00:15:10 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516293443 EDI: AIS.COM Oct 13 2018 03:33:00 American InfoSource LP as agent for, Spot Loan,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 516388458 EDI: BANKAMER.COM Oct 13 2018 03:33:00 Bank of America, PO Box 982238,  
 El Paso, TX 79998  
 516471206 +EDI: PRA.COM Oct 13 2018 03:33:00 Bureaus Investment Group Portfolio No 15 LLC,  
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 516388462 EDI: CBSAAFES.COM Oct 13 2018 03:33:00 Military Star, PO Box 650410, Dallas, TX 75236  
 516510503 EDI: CBSAAFES.COM Oct 13 2018 03:33:00 Army & Air Force Exchange Services,  
 Attention: GC-G, 3911 S. Walton Walker Blvd, Dallas, TX 75236  
 516281315 +E-mail/Text: kzoepfel@credit-control.com Oct 13 2018 00:15:16 Central Loan Administration,  
 425 Phillips Blvd, Ewing, NJ 08618-1430  
 516388459 +EDI: WFNNB.COM Oct 13 2018 03:33:00 Comenity Bank, 4590 E. Broad Street,  
 Columbus, OH 43213-1301  
 516388460 +EDI: AMINFOFP.COM Oct 13 2018 03:33:00 First Premier Bank, 601 S. Minnesota Avenue,  
 Sioux Falls, SD 57104-4868  
 516388464 +E-mail/Text: bankruptcy@onlineis.com Oct 13 2018 00:15:50 On Line Collections,  
 PO Box 1489, Winterville, NC 28590-1489  
 516508423 +EDI: JEFFERSONCAP.COM Oct 13 2018 03:33:00 Premier Bankcard, LLC,  
 c/o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999  
 516281316 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Oct 13 2018 00:19:32 Regional Acceptance Co.,  
 621 W. Newport Pike, Wilmington, DE 19804-3235  
 516308631 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Oct 13 2018 00:19:32 Regional Acceptance Corporation,  
 PO Box 1847, Wilson, NC 27894-1847  
 516388466 +E-mail/Text: clientservices@simonsagency.com Oct 13 2018 00:16:10 Simons Agency Inc.,  
 4963 Wintersweet Drive, Liverpool, NY 13088-2176  
 516410992 EDI: RECOVERYCORP.COM Oct 13 2018 03:33:00 The Bureaus, Inc.,  
 c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516388461\* +First Premier Bank, 601 S Minnesota Avenue, Sioux Falls, SD 57104-4868  
 516388465\* +Regional Acceptance Co., 621 W. Newport Pike, Wilmington, DE 19804-3235

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 14, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 21

Date Rcvd: Oct 12, 2018

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor HomeBridge Financial Services, Inc.  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
John Sywilok sywilokattorney@sywilok.com, nj26@ecfcbis.com  
Marie-Ann Greenberg (NA) magecf@magtrustee.com  
Vincent Commisa on behalf of Debtor Lillian Rodriguez-Mayor vcommisa@vdclaw.com  
TOTAL: 4